

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Missouri**  
**Thomas F. Eagleton U.S. Courthouse**  
**111 South Tenth Street, Fourth Floor**  
**St. Louis, MO 63102**

**In re:**  
Charles Alexander McElravy JR

**Case No.: 22-41878 – A399**  
**Chapter: 7**

**Debtor(s)**

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is/are entitled to a discharge,

**IT IS ORDERED THAT:**

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

**BY THE COURT**



**U. S. Bankruptcy Judge**

**Dated:** 9/27/22  
**St. Louis, Missouri**  
Rev. 12/17 3180

**SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court

Eastern District of Missouri

In re:  
Charles Alexander McElravy, JR  
Debtor

Case No. 22-41878-bss  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin

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Date Rcvd: Sep 28, 2022

Form ID: 3180

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:**

Recip ID	Recipient Name and Address
db	+ Charles Alexander McElravy, JR, 206 Spring Borough Dr, O'Fallon, MO 63368-7446
25225757	Driver License Bureau, 301 W High Street, Room 470, Saint Louis, MO 63105
25225776	+ Missouri Child Support, Po Box 2320, Jefferson City, MO 65102-2320
25225775	+ Missouri Child Support, Attn: Bankruptcy, PO Box 2320, Jefferson City, MO 65102-2320
25225758	+ Region 7 Coordinator, Office of Regional, U.S. Environmental Protection Agency, 901 N 5th Street, Kansas City, KS 66101-2798
25225751	+ US Attorney - Eastern District of MO, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 20th Floor, Saint Louis, MO 63102-1128

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTABROWN.COM	Sep 29 2022 02:18:00	Tracy A. Brown, Tracy A. Brown Chapter 7 Trustee, 1034 South Brentwood Blvd, Suite 725, St Louis, MO 63117-1271
cr	+ EDI: AISACG.COM	Sep 29 2022 02:18:00	Ally Bank, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
25225759	+ EDI: AARGON.COM	Sep 29 2022 02:18:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
25225760	+ Email/Text: jhill@arc1.biz	Sep 28 2022 22:14:00	Account Resolution Corp, Attn: Bankruptcy, PO Box 3860, Chesterfield, MO 63006-3860
25225761	+ EDI: GMACFS.COM	Sep 29 2022 02:18:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
25225762	+ Email/Text: bk@avant.com	Sep 28 2022 22:14:00	Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101
25225763	^ MEBN	Sep 28 2022 22:11:29	Capital Bank N.A., One Church Street, Suite 100, Rockville, MD 20850-4190
25225764	+ EDI: CAPITALONE.COM	Sep 29 2022 02:18:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
25225766	+ Email/PDF: creditonebknofications@resurgent.com	Sep 28 2022 22:22:43	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
25225767	+ EDI: DISCOVER.COM	Sep 29 2022 02:18:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
25225768	+ Email/Text: bankruptcy@escu.org	Sep 28 2022 22:14:00	Electro Savings Credit Union, Attn: Bankruptcy, 1805 Craigshire Dr, St Louis, MO 63146-4019
25225756	^ MEBN	Sep 28 2022 22:11:24	Equifax, 1550 Peachtree St NW, Atlanta, GA 30309-2468
25225754	^ MEBN	Sep 28 2022 22:11:28	Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037

District/off: 0865-4

User: admin

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25225770	Email/Text: BNSFN@capitalsvcs.com	Sep 28 2022 22:14:00	First Nataional Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117
25225771	+ EDI: AMINFOFP.COM	Sep 29 2022 02:18:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
25225772	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Sep 28 2022 22:14:00	First Progress, Attn: Bankruptcy, PO Box 9053, Johnson City, TN 37615-9053
25225773	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 28 2022 22:14:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
25225750	EDI: IRS.COM	Sep 29 2022 02:18:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
25225769	EDI: BLUESTEM	Sep 29 2022 02:18:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395
25225765	EDI: JPMORGANCHASE	Sep 29 2022 02:18:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
25225774	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2022 22:22:43	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
25225753	+ Email/Text: ecfnofices@dor.mo.gov	Sep 28 2022 22:13:00	Missouri Department of Revenue, Collection Enforcement, Taxation Division, P.O. Box 854, Jefferson City, MO 65105-0001
25225752	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	Sep 28 2022 22:14:00	Office of The United States Trustee, Thomas Eagleton U.S. Courthouse, 111 S. 10th Street, 6th Floor, Saint Louis, MO 63102-1125
25225777	+ EDI: TCISOLUTIONS.COM	Sep 29 2022 02:18:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, PO Box 85710, Sioux Falls, SD 57118-5710
25225755	^ MEBN	Sep 28 2022 22:11:21	TransUnion, PO Box 2000, Crum Lynne, PA 19022
25225778	+ EDI: USBANKARS.COM	Sep 29 2022 02:18:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
25225779	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 28 2022 22:14:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

District/off: 0865-4

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Jack Justin Adams	on behalf of Debtor Charles Alexander McElravy JR contact@thinkadamslaw.com, Adriana@thinkadamslaw.com,ryan@thinkadamslaw.com;jackr74334@notify.bestcase.com;sarah@thinkadamslaw.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
Tracy A. Brown	tab7@bktab.com txmotb@sbcglobal.net;dgibson7@bktab.com;TABtrusteeatty@bktab.com;tbrown@ecf.axosfs.com;nevercheck999@gmail.com

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